



# Impact Assessment

KLI- The Eastern India Heart Care and Research Foundation

by Kotak Mahindra Life Insurance Company Limited (KLI)



Prepared for:

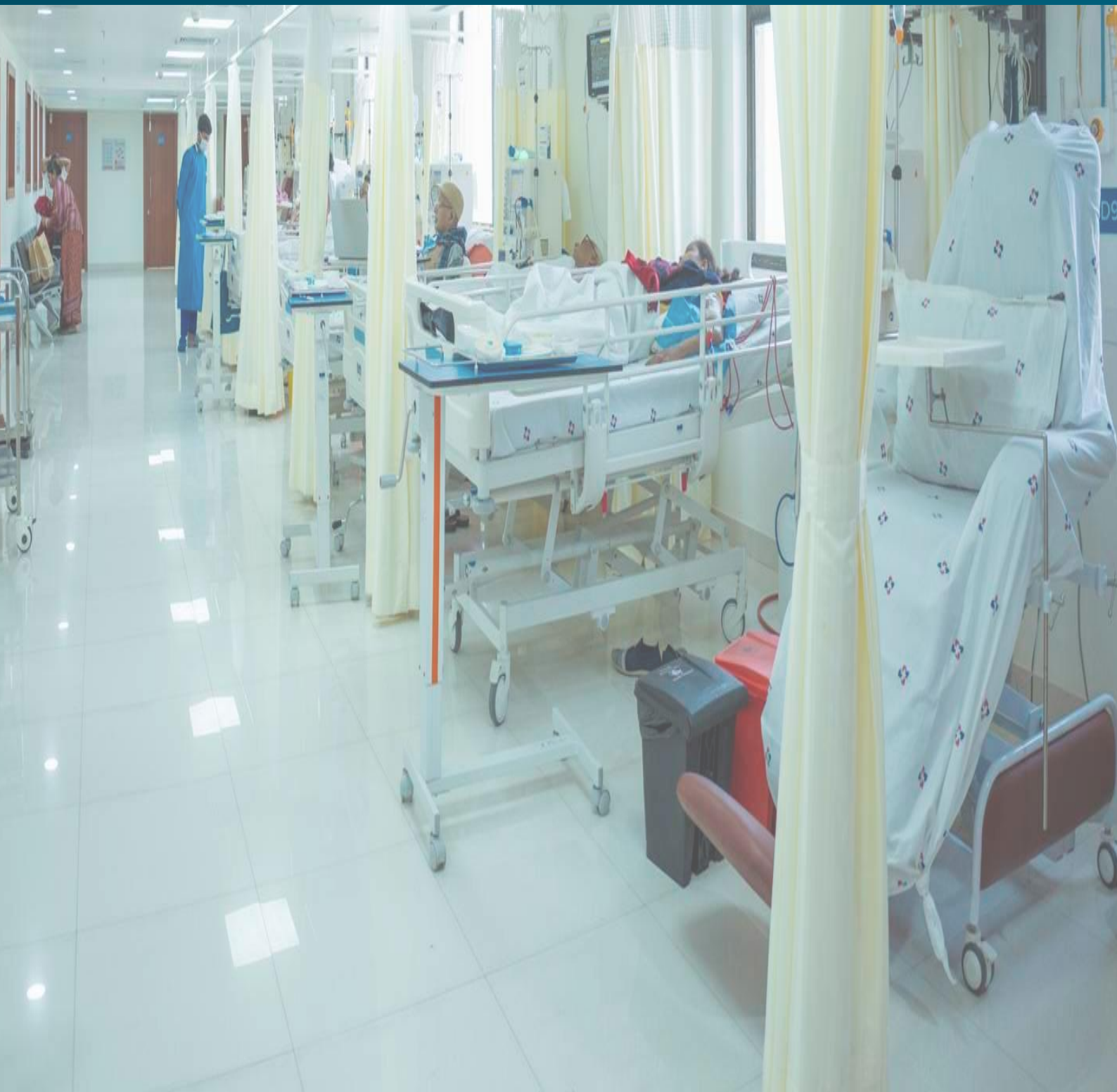
**Kotak Mahindra Life Insurance Company Limited**

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# Overview of the India's healthcare system



India's healthcare system faces significant challenges despite advancements in urban medical infrastructure. Rural and semi-urban areas, where nearly 70% of the population resides, continue to struggle with inadequate access to quality healthcare. The shortage of well-equipped hospitals, trained medical professionals, and essential diagnostic services leads to delayed or insufficient treatment. Many patients must travel long distances for basic medical attention, further widening the health disparity between urban and rural regions. Another growing concern is the rising burden of non-communicable diseases (NCDs) such as diabetes, hypertension, and cardiovascular diseases. Rapid urbanization, sedentary lifestyles, and unhealthy dietary habits have led to a sharp increase in NCD cases. Unlike infectious diseases, which can often be cured with medication, NCDs require lifelong management, resulting in higher medical costs and increased pressure on the healthcare system. Additionally, several factors contribute to this growing burden of heart diseases, including high blood pressure, diabetes, obesity, sedentary lifestyles, and unhealthy diets rich in processed foods. Notably, India has experienced a 3.5-fold increase in cardiovascular diseases over the past three decades, escalating from 25.7 million cases in 1990 to 54.5 million in 2016.<sup>1</sup> Also, air pollution has emerged as a significant risk factor, exacerbating conditions like hypertension and diabetes, which are closely linked to heart disease.

Addressing these challenges requires strengthening healthcare infrastructure, increasing public health expenditure, and expanding preventive care initiatives. A holistic approach, integrating technology, telemedicine, and community-based healthcare programs, is essential to ensure accessible and affordable healthcare for all, especially in underserved areas.

To combat these healthcare challenges, the Indian government has implemented several key initiatives. The Ayushman Bharat Program is one of the most ambitious healthcare schemes, designed to provide financial protection to vulnerable populations. Under this scheme, eligible families receive health insurance coverage for up to INR 5 lakh per year, enabling access to quality healthcare services across empanelled hospitals. The program has significantly improved access to secondary and tertiary healthcare for millions of low-income individuals, reducing their financial burden.

Despite the government's efforts, several challenges remain. India's healthcare spending is only 2.1% of GDP, which is lower than global standards. Strengthening the healthcare system with improved accessibility, affordability, and awareness programs is crucial.

While government initiatives have made progress, additional funding, and better rural healthcare infrastructure are necessary. A comprehensive approach integrating preventive healthcare, advanced treatment, policy support, and community participation can significantly reduce the impact of diseases in India. Investing in a robust diabetic care foundation will not only improve patient outcomes but also contribute to a healthier and more productive population.

**Kotak Mahindra Life Insurance Company Limited** with support of **The Eastern India Heart Care and Research Foundation's (TEIHCRF)** actively addressing the challenge of healthcare by procuring and installing essential medical equipments. This initiative aims to enhance the accessibility and quality of treatment of healthcare.

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<sup>1</sup> <https://pmc.ncbi.nlm.nih.gov/articles/PMC11323990/>

The image shows a clinical setting, likely a catheterization lab or interventional radiology suite. A large, white, C-arm fluoroscopy unit is the central piece of equipment. It has a large monitor on the left side displaying a grid pattern, and a control panel with various buttons and a dial on the right. The machine is mounted on a mobile cart. In the background, there are white walls, a ceiling with square light fixtures, and a glass-enclosed area. In the foreground, there are some yellow and red bins and a black container.

# Overview of KLI- The Eastern India Heart Care and Research Foundation

## 2.1. About Kotak Mahindra Life Insurance Company Limited (KLI)

Kotak Mahindra Life Insurance, a subsidiary of Kotak Mahindra Bank, is a leading private life insurer in India. It offers diverse products, including term plans, ULIPs, savings, retirement, child, and group insurance solutions. Known for its customer-centric approach, innovation, and transparency, Kotak Mahindra Life Insurance Company Limited ensures financial security and long-term wealth creation. Beyond business, it actively supports CSR initiatives, notably partnering with TEIHCRF to provide inclusive and exhaustive medical services to needy people in eastern India. With a strong financial foundation and commitment to public welfare, Kotak Mahindra Life Insurance Company Limited remains a trusted name in India's insurance sector.

## 2.2. About KLI- the Eastern India Heart Care & Research Foundation (TEIHCRF)

Kotak Mahindra Life Insurance Company Limited, one of India's leading private life insurers, has consistently focused on enhancing financial security and overall well-being for individuals and families. As part of its Corporate Social Responsibility (CSR) initiatives, the company has partnered with the Eastern India Heart Care & Research Foundation (TEIHCRF) to strengthen healthcare infrastructure and address critical medical needs in Kolkata, West Bengal. KLI aims to address the pressing challenges of lack of healthcare infrastructure in Kolkata, capital city of West Bengal, in its hospital and research centre.

Over the years, TEIHCRF has served 12,216 patients, reflecting its growing impact in the healthcare sector. As a multi-speciality hospital, it caters to patients across various medical departments, offering comprehensive



treatment beyond cardiac and diabetic care. The hospital has witnessed a steady 10% month-on-month growth in patient footfall, underscoring its expanding reach in delivering specialized medical care. This remarkable increase can be attributed to the installation of advanced medical equipment, including Philips' latest Azurion Cath Lab (Azurion 3F12) and Spine Robot, which have significantly enhanced diagnostic and treatment capabilities. A major milestone in patient care was achieved between April 2024 and January 2025, following the provision of cutting-edge medical equipment by Kotak Mahindra Life Insurance Company Limited. During this period, 203 patients directly benefited from these advanced facilities, further reinforcing the hospital's ability to provide high-quality healthcare services. Through this collaboration, Kotak Mahindra Life Insurance aims to bridge healthcare gaps by equipping medical institutions with state-of-the-art technology, ensuring better accessibility and improved treatment outcomes for patients in need. This initiative focuses on:

- **Early detection and diagnosis:** Providing affordable and accurate screening for diabetes, enabling early intervention.
- **Specialized treatment & consultation:** Offering expert medical care, lifestyle counselling, and personalized treatment plans for diabetes patients.
- **Public awareness & education:** Conducting workshops and awareness programs to educate communities about diabetes prevention and management.
- **Access to affordable healthcare:** Ensuring that economically weaker sections receive necessary medical care without financial burdens.

Kotak Mahindra Life Insurance Company Limited supports The Eastern India Heart Care & Research Foundation (TEIHCRF) to bridge the healthcare gap in Eastern India by strengthening cardiac and spinal care

for needy population by providing advanced medical equipment to the multi-specialty hospital, including a Spine Robot and a Cath Lab. This initiative aims to enhance specialized medical care, improve diagnostic accuracy, and expand treatment options for patients in need strengthens healthcare infrastructure, reflecting Kotak Mahindra Life Insurance Company Limited's commitment to social responsibility and the link between financial security and well-being.



# Study Methodology



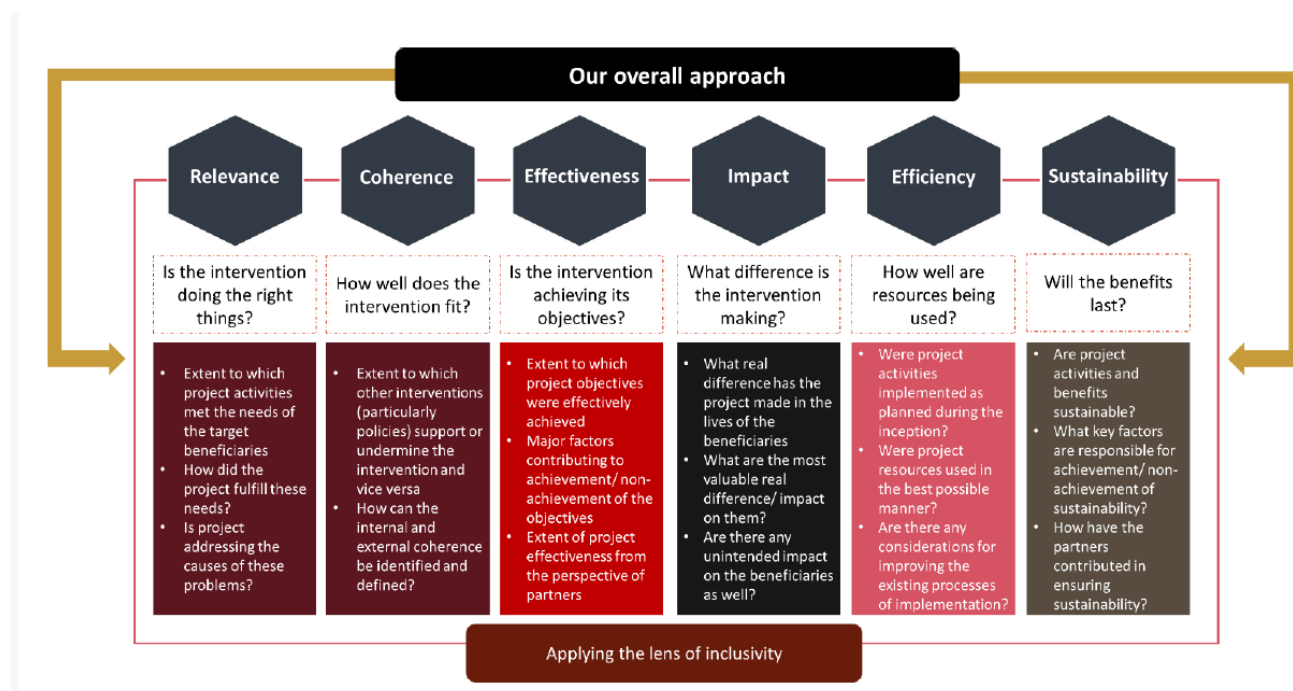
The study adopts a concurrent mixed-method design, in which quantitative and qualitative data is collected through the key programme stakeholders. This approach allows for a comprehensive assessment of initiatives by capturing quantitative feedback backed by qualitative exposure.

This evaluation study seeks to present a systematically, rigorously, and strategically conducted quantitative and qualitative study, which is flexible and contextual, to answer the proposed objectives of the study. Our evaluation framework is built around our approach of using a participatory and collaborative process that involves stakeholders at different phases, working together at various stages of the engagement. This will ensure higher convergence of inputs and ideas, which will further facilitate the incorporation of critical insights in our final report.

The quantitative data will be collected through a **semi-structured survey questionnaire** administered to direct beneficiaries. The qualitative data, on the other hand, was collected through **key informant interviews (KIIs)** with relevant stakeholders. The qualitative data focused on the experiences and perceptions of the participants regarding the program's impact.

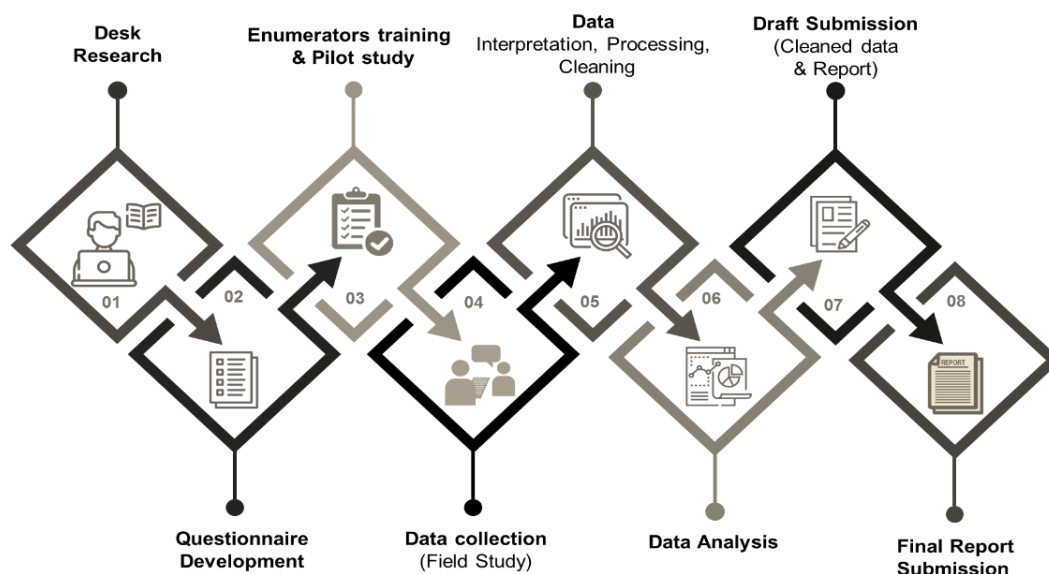
The findings from the quantitative and qualitative data are integrated to provide a comprehensive assessment of the impact of the interventions in the subsequent section. The integration involved comparing the findings from the two data sources to identify any converging or diverging evidence.

The evaluation also maps the impact of the program with the OECD DAC framework to determine the merit of an intervention based on six defined evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability. We have also aligned the impact of the program with the SDG goals and the contribution of the intervention in global efforts.



## Evaluation Methodology

The methodology adopted for this mix-approach research study focuses on collection and analysis of both primary and secondary data. CRISIL team understands that adequate planning, training, and preparation are vital to successfully completing data collection. CRISIL team hence will be adopting following detailed stepwise approach to ensure a smooth data collection process and fulfilment of study objectives.



A crucial part of the evaluation study would be to understand the demographic nature of the beneficiaries of the program through thorough assessment of the available secondary. Secondary analysis shall include review of various documents, reports, research studies related to the scope of the study.

## Sampling

The data collection consisted of both quantitative (structured survey questionnaires) and qualitative (key informant interviews-KIIs) to assess the program level impact. The data collection from the identified stakeholders provided valuable insights and information for program evaluation. Because of the unique nature of the assignment, it is important that the mapping of beneficiaries (the key stakeholders) contains this diversity.

The key stakeholders hence include:

- Patients/Care givers
- Hospital Administrators (Admins, Medical officers etc.)
- Doctors
- KLI CSR Team

Based on the above mapping of the stakeholders, the total sampling of all the stakeholders for the impact assessment study is the following:

Stakeholders	Sample	Data Collection Tool
Patients/Care givers	17	Key Informant Interviews
Hospital Administrators (Admins, Medical officers etc.)	4	Key Informant Interviews
Doctors	7	Key Informant Interviews
KLI CSR Team	1	Key Informant Interviews



## Study Findings



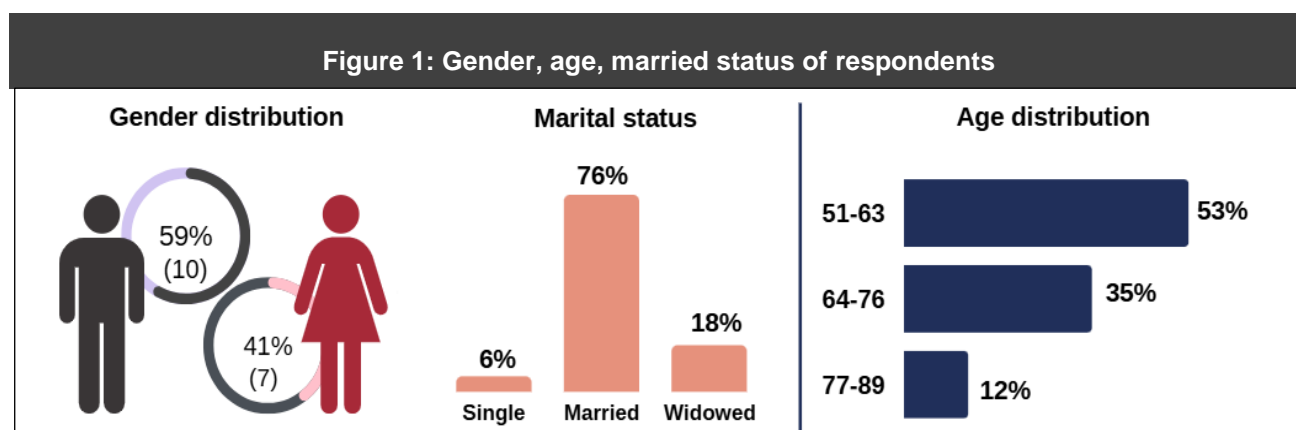
The evaluation of the Eastern India Heart Care & Research Foundation (TEIHCRF) initiative focuses on key performance indicators (KPIs) that measure its impact and effectiveness in enhancing healthcare access, service quality, affordability, and patient satisfaction. It examines how effectively the hospital has met its objective of delivering accessible, high quality and affordable healthcare to the community.

The findings will help to understand the success of the initiative, identify areas for improvement, and highlight the broader implications for healthcare accessibility and financial assistance utilization.

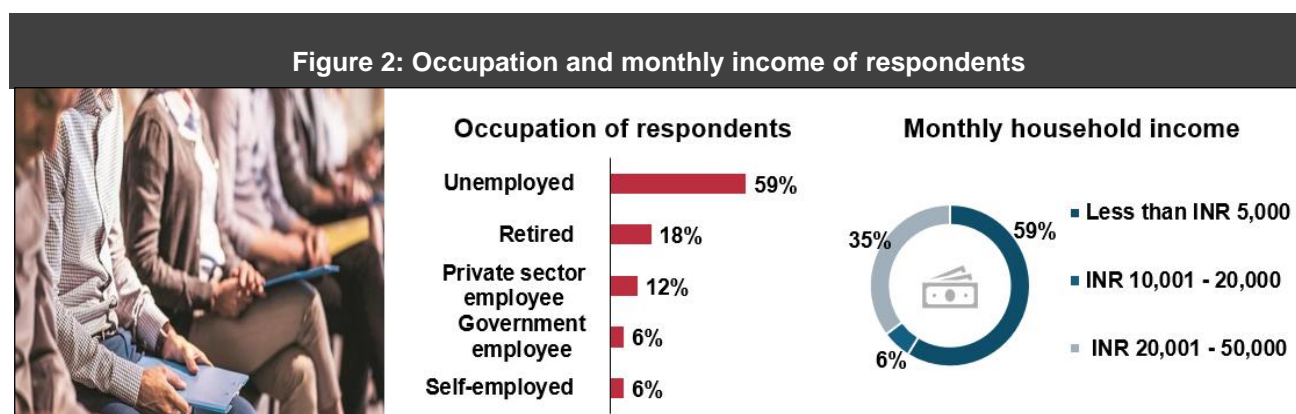
## A. Demographic details of patients

The study was conducted with 17 beneficiaries selected through purposive sampling. Out of 17 beneficiaries covered under this study, 59% were male and 41% were female, which signifies the need to improve the outreach and accessibility for women or socio-cultural influences affecting healthcare utilization. Furthermore, with 76% of the respondents being married and 6% single and 18% widowed, which signifies the role of family-oriented living arrangements in influencing health-seeking behaviour and support systems within the community.

The majority of the respondents (53%) belonged to the age group of 51-63 years, 35% of them belonged to age group of 64-76 years and 12% belonged to age group of 77-89 years.



When it comes to occupation, 59% of the respondents were unemployed, 18% were retired, 12% were private sector employee, 6% were government employee, and 6% were self-employed. This signifies that the majority of respondents are older adults, with a significant proportion being unemployed or retired, indicating potential financial vulnerability.



The household income distribution highlights the financial constraints within the community, emphasizing the need for accessible healthcare services. More than half (59%) have a monthly income of less than INR 5,000, while 35% earn between INR 20,001 and INR 50,000, and 6% fall in the INR 10,001–20,000 range. The high proportion of low-income patients suggests that many struggle to afford essential health care, including medication, dietary requirements, and routine check-ups.

## B. Accessibility and infrastructure

Accessibility and hospital infrastructure are vital for effective healthcare delivery. Easily reachable hospitals reduce treatment delays, while well-maintained facilities ensure hygiene and patient comfort. Cleanliness, proper maintenance, and comfortable waiting areas enhance patient satisfaction, promoting a patient-centric healthcare experience and improving overall medical outcomes.

Figure 3: Accessibility and infrastructure



All respondents (100%) stated that the hospital was very easy to locate, suggesting that its location is convenient and well-known. Regarding the cleanliness and maintenance, 88% of patients expressed satisfaction, while 12% reported being very satisfied, reflecting the hospital's strong commitment to hygiene and upkeep.

Additionally, *when asked about the comfort of the waiting area and patient rooms, 100% of respondents found them to be very comfortable, highlighting the hospital's focus on providing a pleasant and patient-friendly environment.*

## C. Quality of care & medical services

Quality of care and medical services are essential for effective healthcare delivery, ensuring patient safety, satisfaction, and positive health outcomes. It includes well-trained medical staff, advanced equipment, timely treatment, and compassionate care. A high standard of medical services fosters trust, efficiency, and improved patient experiences, leading to better healthcare accessibility.

A staggering 94% of patients rated the quality of medical services as very good, while 6% considered it excellent. Additionally, 100% of respondents strongly agreed that doctors and medical staff were supportive and professional, reflecting a high standard of patient care. *Regarding the availability of medical equipment and facilities, including the spine robot and cath lab 88% expressed satisfaction, while 12% were very satisfied, highlighting the hospital's well-equipped infrastructure.*

Figure 4: Quality of care & medical services



## D. Affordability and financial impact

Affordable medical services ensure that patients receive necessary care without financial strain. Transparent pricing, financial aid programs, and awareness of subsidized services help reduce out-of-pocket expenses, making quality healthcare accessible to all, especially low-income groups. All respondents (100%) stated that the treatment at the hospital was very affordable, and they found the overall cost of services reasonable.

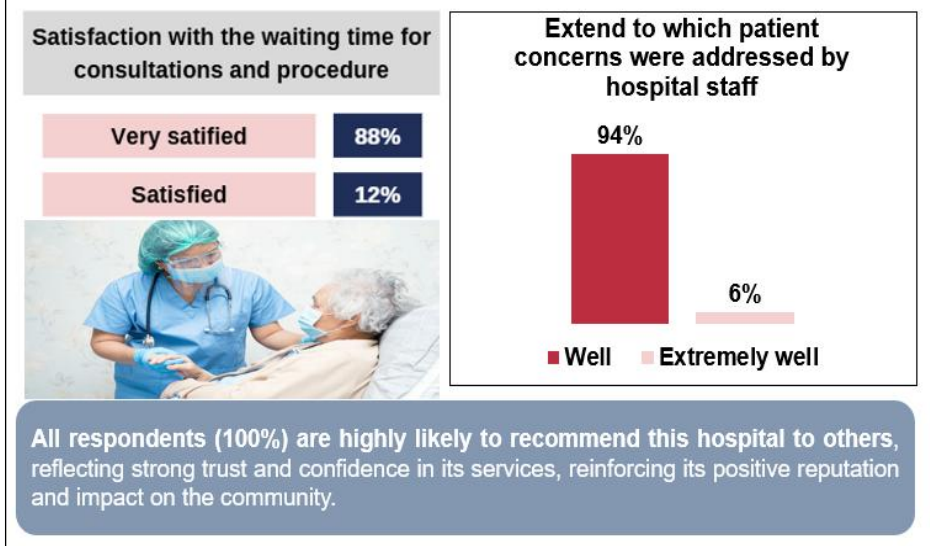
When asked about awareness of discounts or free services, only 35% were aware of such provisions, while 65% had no knowledge of them. **Despite these offerings, none of the patients (100%) reported availing any free or subsidized services.**

## E. Patients experience and satisfaction

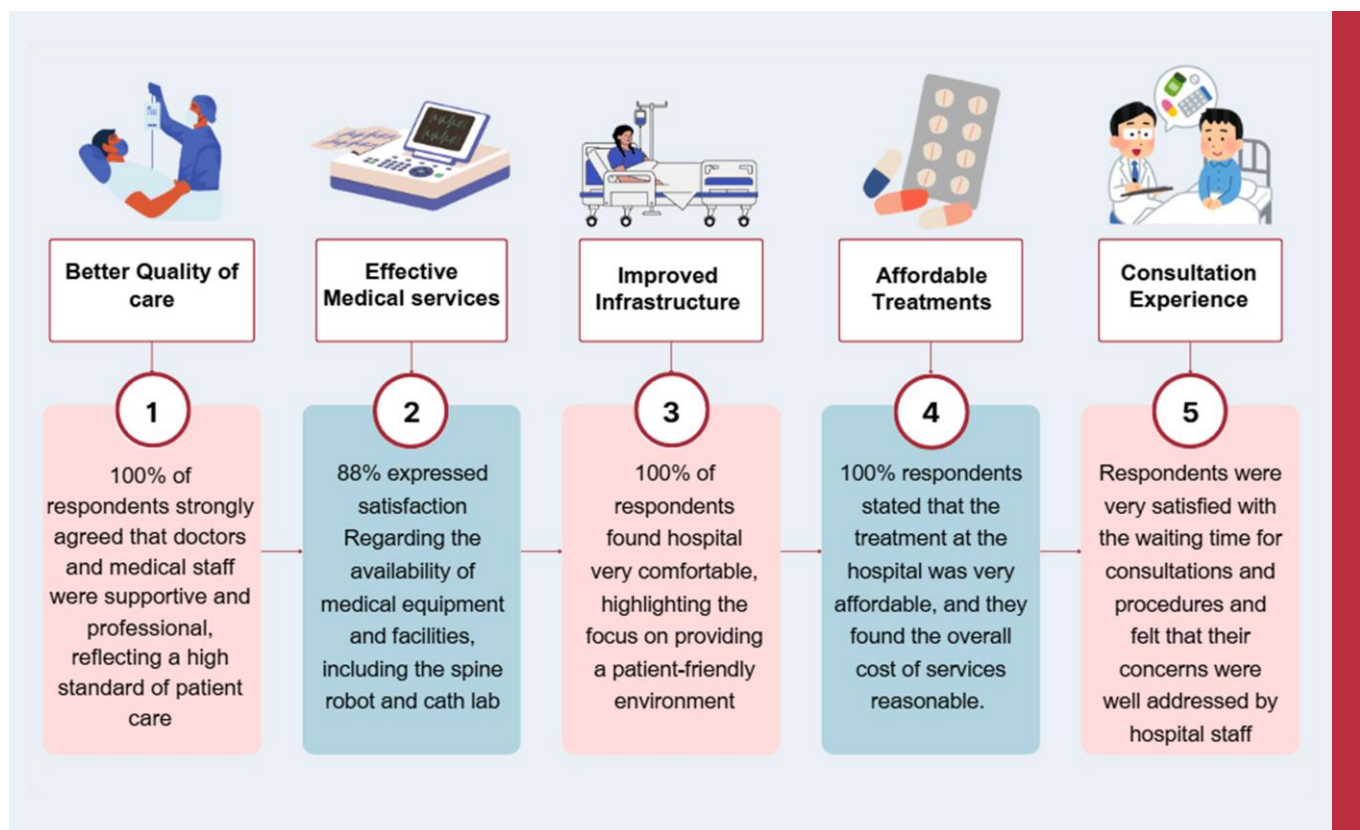
Patient experience and satisfaction are key indicators of healthcare quality, reflecting how well a hospital meets patient needs and expectations. Factors such as waiting time, staff responsiveness, communication, and overall care quality influence satisfaction.

A positive patient experience fosters trust, loyalty, and better health outcomes, enhancing the hospital's reputation. 88% of respondents were very satisfied with the waiting time for consultations and procedures, while 12% were satisfied. Additionally, an impressive 94% felt that their concerns were well addressed by hospital staff, while 6% felt they were addressed extremely well. **Notably, 100% patients stated they were very likely to recommend this hospital to others, demonstrating strong trust and confidence in the hospital's services.**

Figure 5: Patient experience & satisfaction



## Key Highlights



# Program through the lens of stakeholders



## *Impact of the Eastern India Heart Care & Research Foundation (TEIHCRF) through the lens of stakeholders*

### **KII with doctors**



The interviews were conducted with Dr. Anish Majhee, Dr. Arka Das, Dr. Debika Roy, Dr. Dhruva Chakraborty, Dr. Ritwik Ghosal, Dr. Samrat Roy, and Dr. Somnath Chowdhury who have been working with the organization for a year or less.

**Patient demographics and health needs:** As informed by respondents, the hospital serves a diverse patient population across various age groups, ranging from young children (13-14 years) to elderly individuals (70+ years). A significant portion of patients come from economically disadvantaged

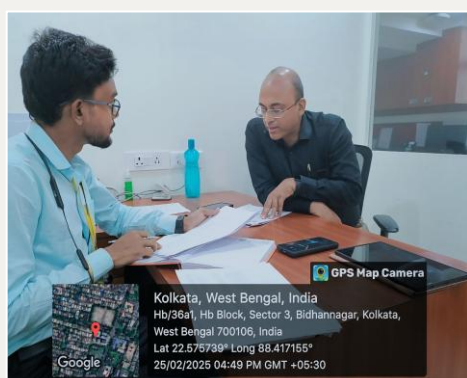
backgrounds, particularly those classified as Below Poverty Line (BPL). In terms of health conditions, the hospital primarily treats a wide range of conditions, including cardiovascular diseases (e.g., coronary artery disease, heart failure), diabetes, hypertension, and other chronic and acute medical conditions. Since the hospital began operations, no significant demographic shifts have been observed, as it continues to cater to a broad spectrum of patients, offering equal care and attention to individuals regardless of their age, background, or financial status. The hospital remains committed to addressing both chronic and acute medical conditions, ensuring comprehensive treatment for all patients.

**Service delivery and infrastructure:** As informed by the respondents, The hospital is well-equipped to handle both internal medicine and cardiology cases, offering advanced diagnostic tools such as CT scans, MRI machines, and echocardiography. It also features a state-of-the-art catheterization (cath) lab, enabling interventional cardiology procedures to be performed with precision. Importantly, all diagnostic tools are functioning optimally, ensuring efficient patient assessment and treatment. Despite its strong infrastructure, certain gaps remain. There is a need for permanent imaging consoles and ablation machines, which are essential for complex cardiology procedures. Additionally, the internal medicine department would benefit from advanced monitoring systems to enhance critical patient care. In terms of quality of care, the hospital is regarded as providing superior healthcare services compared to other hospitals in the region. The hospital ensures that doctors have access to essential resources, including trained support staff (nurses and technicians), modern medicines, and advanced diagnostic tools. However, addressing the existing gaps in specialized cardiology equipment would further strengthen its ability to deliver high-quality medical care.

**Patient outcomes and impact:** The respondents acknowledged that since the hospital began operations, significant improvements in patient health outcomes have been observed. Timely and accurate diagnoses have led to a reduction in disease complications, while the effective management of chronic conditions, such as spinal deformities and tumors, has enhanced long-term patient well-being. Additionally, high-quality care and advanced treatment options have resulted in greater patient satisfaction. Follow-up care at the hospital is highly effective, with a strong emphasis on pain management and post-surgical rehabilitation. Patients with chronic or recurring conditions receive continuous medical support, facilitating long-term recovery and improved quality of life.

**Challenges & recommendations:** The respondents acknowledged that the hospital faces challenges such as low awareness of preventive check-ups and high patient loads during peak seasons. However, its patient-centric approach ensures service gaps are promptly addressed. To enhance healthcare delivery, expanding corporate tie-ups can promote preventive care and early disease detection. Implementing digital health records will streamline patient management, while training programs for medical staff will ensure continuous skill development. Regular maintenance of medical equipment is essential for uninterrupted care, and investing in advanced technologies will keep the hospital at the forefront of medical innovation, strengthening its reputation as a leading healthcare provider.

## KLI with Hospital administrator



The interview were conducted with Mr. Robin Mandal, Ms. Shainy Chakraborty Ganguly, Mr. Subhash Chandra Das, and Ms. Subrata Roy who have been working with the organization for a year.

**Hospital infrastructure and services:** The respondents informed that KLI funding significantly contributed to the hospital's infrastructure by enabling the procurement of high-end medical equipment, including a Philips CT scan, Philips Cath lab, and a Medtronic spine robot, along with essential smaller equipment like dialysis machines, ECG machines, and defibrillators through earlier MoUs. Kotak Mahindra Life

Insurance Company Limited (KLI) played a crucial role in the construction of the hospital building, ensuring smooth completion without major challenges. In the first phase of operations, key facilities such as diagnostic services (CT scan and Cath lab), daycare & OPD, minor operative units, and a pharmacy were introduced. Notably, Eastern India's first spine robot and smart ICU were installed, marking a major milestone in advanced medical care. All services are fully operational as planned, with no reported delays or deviations. To maintain hygiene and infection control standards, the hospital follows strict preventive maintenance and calibration protocols for all equipment, including KLI-funded machines. Regular training programs ensure proper equipment usage, contributing to a zero-incident safety record to date.

**Service delivery and quality:** As informed by the respondents the hospital has implemented streamlined registration processes, ensured the availability of doctors and specialists, and optimized timely delivery of diagnostic results to enhance service efficiency. Patient satisfaction is actively monitored through feedback mechanisms like Google Forms, with common concerns addressed promptly. The hospital also maintains high success rates and minimal hospital stays, reflecting effective treatment outcomes. For staff training and development, regular training sessions are conducted to keep personnel updated on the latest diagnostic and treatment technologies. The Biomedical Department Head provides hands-on training for accurate equipment usage, while company vendors conduct on-site demo sessions for comprehensive training. Diagnostic services, including the Philips CT scan and Cath lab, are fully operational without bottlenecks. To reduce patient waiting times, the hospital has introduced streamlined slot booking via phone calls and ensured timely diagnostic services, enhancing overall patient experience.

**Financial and operational sustainability:** The respondents informed the hospital ensures financial sustainability through efficient resource utilization and sustainable pricing of services. A significant proportion of treatments, particularly in cardiology, neurology, and spine care, are provided free of cost under the Swastha Sathi scheme, funded by the West Bengal government. Beyond infrastructure development, KLI-CSR funding has played a crucial role in acquiring advanced medical technologies and enhancing treatment capabilities. The hospital anticipates future CSR support to expand its services, including the launch of a Cardiothoracic and Vascular Surgery (CTVS) department. Currently, no major financial challenges have been reported. However, the hospital remains open to additional CSR funding to further broaden its healthcare offerings and enhance patient care facilities.

**Monitoring and performance evaluation:** The respondents acknowledged that the hospital's performance is monitored through key performance indicators (KPIs) such as timely completion of construction, patient footfall, satisfaction scores, and health outcomes. Operational and service-related data are tracked using both digital and manual methods to ensure efficiency and accuracy. To assess its impact on the local community, the hospital conducts case studies and evaluates health outcomes. Notably, patients with low survival chances at other hospitals have received successful treatment, significantly improving their quality of life.

**Challenges and future needs:** As informed by the respondents that the hospital did not face major challenges during its construction or operational phases, as it is functioning efficiently with high-end technology and well-trained staff. However, to expand its capacity and introduce new services like Cardiothoracic and Vascular Surgery (CTVS), the hospital seeks additional CSR funding to further enhance its medical offerings.

# Program Impact on SDGs



The OECD DAC framework provides guidelines to determine the worth of an intervention on which evaluations are made. Under its ambit, the study will analyse the key components of the overall programme.

## Relevance

**Relevance is defined as the extent to which the intervention responds to the beneficiaries, global, country and partner/institution needs, policies and priorities, and continues to do so if circumstances change. Evaluating relevance helps in understanding and assessing the alignment of the goals and implementation of the program with the needs and priorities of the beneficiaries and other stakeholders.**

The collaboration between Kotak Mahindra Life Insurance Company Limited and the Eastern India Heart Care & Research Foundation (TEIHCRF) is highly relevant in addressing the growing burden of diabetes in Eastern India. Diabetes has become a major public health concern in India, affecting millions of people, with rural and semi-urban populations facing significant challenges in accessing timely diagnosis and treatment. The Diabetes Care and Research Centre (DCRC), established under this initiative, provides specialized diabetes screening, treatment, and prevention programs, making it a much-needed intervention in the region. India has the second-highest number of diabetics in the world, and the disease is often diagnosed late, leading to severe complications like cardiovascular diseases, kidney failure, and neuropathy. Many low-income individuals lack access to quality diabetes care, leading to a rise in preventable complications. This initiative directly addresses these concerns by providing affordable healthcare solutions, aligning with India's National Health Policy goals and the United Nations Sustainable Development Goal (SDG) 3, which focuses on ensuring good health and well-being. Furthermore, this initiative aligns with government programs like Ayushman Bharat, which aims to provide universal healthcare coverage, ensuring that vulnerable populations receive medical support. The private sector's involvement, through Kotak Mahindra Life Insurance's CSR initiatives, enhances the government's efforts by bringing in financial resources, strategic expertise, and innovative healthcare solutions.

By focusing on diabetes—a leading cause of premature mortality—this initiative ensures that people get timely interventions, reducing the overall disease burden and improving public health outcomes. The program is not only relevant in the present context but also plays a crucial role in addressing the long-term healthcare challenges faced by India's growing population.

## Coherence

**Coherence is defined as the compatibility of the intervention with other interventions in a country, sector, or institution. It assesses and connects the intervention with the global, national and state-level programs/policies, as well as institution-level policies, and tries to understand the impact that the intervention is creating in the lives of target beneficiaries. The alignment with global goals such as SDGs or national policies can also be considered coherence.**

This initiative aligns with India's National Health Mission (NHM) and the Ayushman Bharat scheme, both of which focus on expanding healthcare access and addressing non-communicable diseases (NCDs). By establishing the Diabetes Care and Research Centre (DCRC), the program complements these efforts by providing specialized diabetes care, filling a critical gap in India's healthcare system. The program aligns with international healthcare priorities, particularly the World Health Organization's (WHO) Global Diabetes Compact, which aims to reduce the impact of diabetes through early detection, effective management, and policy support. The program's objectives resonate with OECD health policies, which emphasize universal healthcare, non-communicable disease control, and financial protection for patients.

Kotak Mahindra Life Insurance Company Limited's involvement also demonstrates coherence in corporate social responsibility (CSR) strategy. Many CSR programs operate in fragmented ways, but this initiative is strategically designed to align with both business goals and public health needs. Supporting diabetes care fits within Kotak Life's broader mission of financial and social well-being, ensuring that their investments yield long-term societal benefits. By working with TEIHCRF, a trusted healthcare institution, Kotak Life ensures medical expertise, infrastructure, and credibility, strengthening the initiative's impact. This synergistic approach enhances the overall effectiveness of diabetes interventions in the region, ensuring that the initiative is not only well-structured but also seamlessly integrated into the larger healthcare ecosystem.

## Efficiency

**Efficiency is the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely manner. It is an indicator of whether an intervention's resources can be justified by its results.**

A key strength of this initiative is leveraging existing infrastructure. Instead of building a completely new system, the Diabetes Care and Research Centre (DCRC) utilizes TEIHCRF's existing medical expertise and facilities, ensuring that funding is directed toward service delivery rather than infrastructure development. This allows for a more cost-effective approach to diabetes care. The initiative also promotes efficiency by integrating technology in healthcare delivery. Digital patient records, telemedicine consultations, and data-driven diagnostics enhance patient management, reducing wait times and improving treatment accuracy. This streamlined approach minimizes administrative costs while ensuring that patients receive prompt and effective care. Furthermore, the program reduces the economic burden of diabetes by focusing on early diagnosis and preventive care. Many healthcare systems suffer inefficiencies due to late-stage disease management, which is far more expensive than prevention. By identifying diabetes at an early stage, this initiative helps reduce hospital admissions, lower healthcare costs, and improve overall patient outcomes, making it an economically viable model for public health interventions. Kotak Mahindra Life Insurance's involvement brings financial discipline and performance monitoring, ensuring that funds are used transparently and effectively. This approach prevents wastage of resources, making the initiative financially sustainable in the long run.

By optimizing partnerships, utilizing technology, and focusing on prevention, the initiative ensures that the healthcare delivery model remains cost-effective, scalable, and impactful, demonstrating a high degree of efficiency.

## Effectiveness and Impact

**Effectiveness indicates the extent to which the intervention has achieved or is expected to achieve, its objectives and results, including differential results across groups, if any. Impact is the extent to which the intervention has generated, or is expected to generate significant positive or negative, intended or unintended higher-level effects.**

The Eastern India Heart Care and Research Foundation has demonstrated high relevance in addressing critical healthcare needs, particularly for economically disadvantaged populations. By offering subsidized services under government schemes like Swastha Sathi and introducing cutting-edge medical technologies such as the Medtronic spine robot and Cath lab, the hospital effectively aligns with the region's healthcare priorities. The effectiveness of the hospital's services is evident in the significant improvements in patient outcomes, including better disease management, reduced complications, and high patient satisfaction. The seamless coordination between medical, administrative, and support staff ensures timely and efficient service delivery, further enhancing treatment success rates.

The impact of the hospital extends beyond individual treatments, transforming healthcare accessibility in Eastern India. Its investment in innovative medical technologies and patient-centric care models has set new benchmarks for specialized treatment in the region. The hospital also monitors performance through patient footfall, satisfaction scores, and health outcomes, ensuring continuous quality improvement. However, to maximize impact, it is essential to increase financial assistance utilization, expand professional training programs, and enhance post-treatment follow-up care. Addressing these aspects will further strengthen the hospital's role in delivering equitable, high-quality healthcare and ensuring long-term health benefits for the community.

## Sustainability

**An intervention is said to be sustainable when the net benefits continue or will continue, even after the intervention has ended. The impact created by sustainable interventions continues and sometimes grows to provide benefits to the beneficiaries.**

One of the major factors contributing to sustainability is financial backing from a stable corporate entity like Kotak Mahindra Life Insurance Company Limited. Unlike government-funded programs that might face budget constraints, Kotak Mahindra Life Insurance Company Limited's commitment through its corporate social responsibility (CSR) strategy ensures a steady flow of financial resources to sustain the Diabetes Care and Research Centre (DCRC). The program is also operationally sustainable because it relies on capacity building within the healthcare system. Instead of only providing short-term relief, the initiative trains local healthcare professionals, equipping them with skills to manage diabetes care independently. This approach strengthens local healthcare infrastructure, reducing dependence on external support.

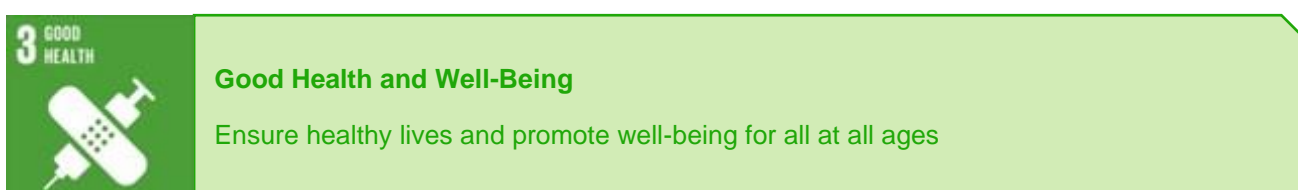
Moreover, the initiative focuses on community engagement and awareness, fostering self-reliance among patients. By educating individuals on diabetes prevention, lifestyle management, and regular screening, the program encourages people to take charge of their health, leading to long-term behavioural changes that reduce disease incidence. Technological integration also enhances sustainability. The use of electronic health records, telemedicine, and AI-driven diagnostics ensures that diabetes care remains efficient and scalable. These innovations allow for remote consultations and continuous patient monitoring, reducing the need for frequent hospital visits and making healthcare more accessible in the long run. By combining financial security, capacity-building, community awareness, and technology-driven healthcare, the initiative ensures that diabetes care remains effective, self-sustaining, and continuously improving, making it a model for sustainable healthcare interventions in India.

# Program Impact on SDGs



The United Nations introduced the Sustainable Development Goals (SDGs) in 2015, with the purpose of promoting global peace, advancing human well-being, and protecting the environment. This universal framework for “social, economic, and environmental sustainability” was the result of a comprehensive consultation process involving national governments and millions of people worldwide. India, along with 193 other nations, ratified and signed the convention as a developing country, pledging to meet the SDG targets by 2030. Even before committing to the SDGs, India had already demonstrated leadership in social responsibility by being the first country to mandate CSR activities through the New Companies Act of 2013. In 2015, India’s long-standing tradition of social work and diversity reached a pivotal moment, introducing fresh directions and motivations for the government, corporations and civil society organizations. The alignment of social development efforts with the SDG goals created a supportive environment for new and innovative programs that prioritize sustainability in all activities.

In this section, we attempt to orient multiple SDGs with the initiative, which targets to create an inclusive and equitable healthcare system for everyone to improve the lives of underserved population. The program is aligned with various SDGs related to poverty eradication, promoting good health and well-being, reduction of inequality, economic growth, and sustainable development.

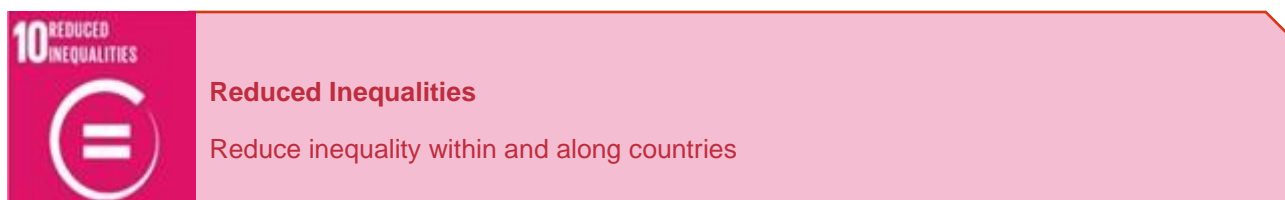


**Target 3.4: “Reduce premature mortality from non-communicable diseases (NCDs) by one-third through prevention and treatment and promote mental health and well-being”.**

Diabetes is a leading non-communicable disease (NCD) contributing to premature mortality in India. The Diabetes Care and Research Centre (DCRC) directly supports early detection, treatment, and disease management through its specialized facilities. By focusing on preventive care and advanced treatment for diabetes, this initiative helps reduce diabetes-related complications, disabilities, and mortality rates.

**Target 3.8: “Achieve universal health coverage, including access to quality healthcare services and essential medicines”.**

The Diabetes Care and Research Centre (DCRC) ensures that people, regardless of financial status, have access to specialized diabetes care. By providing affordable consultation, diagnostic services, and treatment, the project reduces the financial burden on low-income groups. The centre also works on diabetes awareness and education, equipping patients with knowledge to manage their condition effectively. This aligns with the global goal of achieving universal health coverage by improving accessibility, affordability, and quality of healthcare services.



**Target 10.2: “By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status”.**


Through early detection programs, lifestyle modification guidance, and advanced medical interventions, the Diabetes Care and Research Centre (DCRC) reduces the long-term health risks associated with diabetes. By

focusing on both treatment and prevention, the centre plays a crucial role in minimizing diabetes-related complications, reducing hospital admissions, and promoting healthier urban communities.

Beyond individual patient care, the DCRC strengthens Kolkata's healthcare ecosystem by building medical resilience and preparedness. The centre serves as a specialized hub for diabetes research, contributing to policy recommendations, public health awareness, and improved treatment protocols. By collaborating with local healthcare providers, government agencies, and research institutions, the initiative creates a networked approach to diabetes management, ensuring that urban populations have continuous access to quality healthcare.

Additionally, by reducing the health and economic burden of diabetes, the DCRC makes Kolkata a more sustainable and liveable city. A city's sustainability is closely linked to the health and well-being of its population, and by investing in long-term diabetes care solutions, Kotak Mahindra Life Insurance Company Limited and TEIHCRF are contributing to a future where healthcare infrastructure is stronger, disease burden is lower, and communities are healthier.

**9 INNOVATION AND INFRASTRUCTURE**



**Industry, innovation and infrastructure**

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

**Target 9.1: “Develop quality, reliable, sustainable, and resilient infrastructure to support economic development and human well-being”.**

The establishment of the Diabetes Care and Research Centre (DCRC) marks a transformative step in strengthening West Bengal's healthcare infrastructure, particularly in the fight against diabetes. With India being one of the diabetes capitals of the world, there is an urgent need for specialized healthcare centers that offer comprehensive diagnosis, treatment, and research facilities. The Kotak Mahindra Life Insurance Company Limited and TEIHCRF collaboration has effectively addressed this gap by creating a state-of-the-art center dedicated to diabetes care.

Equipped with advanced medical technology, the DCRC provides early detection, continuous monitoring, and specialized treatment for diabetes and its complications. The facility integrates cutting-edge diagnostic tools, insulin management systems, and innovative treatment methodologies, ensuring high-quality patient care. Additionally, it offers personalized treatment plans based on the latest advancements in diabetes research and endocrinology, ensuring that patients receive evidence-based, effective therapies.

Beyond patient care, the DCRC is a hub for diabetes research, fostering medical innovation and scientific advancements. The center conducts studies on diabetes prevention, lifestyle interventions, and treatment efficacy, which contribute to global medical knowledge. By collaborating with health experts, universities, and medical institutions, the DCRC enhances research capabilities, potentially leading to breakthroughs in diabetes treatment and management.

By investing in modern medical infrastructure, Kotak Mahindra Life Insurance Company Limited and TEIHCRF are creating a sustainable and resilient healthcare ecosystem. This initiative ensures that current and future generations benefit from accessible, advanced, and affordable healthcare services. Through this CSR-driven approach, the DCRC is not only improving healthcare standards today but also laying the foundation for a stronger, research-driven medical infrastructure in India.



## Partnerships for the Goals

Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

***Target 17.16: “Enhance the Global partnership for sustainable development through multi-stakeholder collaboration that mobilize and share knowledge, expertise, technology, and financial resources, to support the achievement of the SDG in all countries, in particular developing countries”.***

Through this initiative, Kotak Mahindra Life Insurance Company Limited 's CSR funding has been strategically utilized to establish the Diabetes Care and Research Centre (DCRC), ensuring that financial constraints do not hinder quality healthcare delivery. On the other hand, TEIHCRF's medical expertise provides the necessary foundation for specialized diabetes care, advanced research, and evidence-based treatment methodologies. This synergy between corporate investment and medical proficiency has resulted in a sustainable healthcare model, benefiting thousands of individuals, particularly in underserved communities.

The DCRC serves as more than just a treatment facility—it represents a scalable model for corporate social responsibility (CSR) in healthcare. By aligning with national health priorities and global sustainable development goals (SDGs), the project demonstrates how CSR-driven healthcare initiatives can complement government programs, improve public health outcomes, and strengthen medical research. This initiative also underscores the importance of private sector participation in addressing public health crises, encouraging other corporations to invest in meaningful healthcare projects that create lasting social impact.

By fostering collaboration between the corporate and healthcare sectors, the Kotak Mahindra Life Insurance Company Limited and TEIHCRF partnership showcases the transformative power of CSR in strengthening healthcare systems. This model sets a precedent for future public-private healthcare initiatives, paving the way for a more resilient, inclusive, and innovative approach to managing chronic diseases in India and beyond.

A photograph of a hospital room. A patient is lying in a bed, partially covered by a white blanket. Medical equipment, including a monitor and IV stands, is visible. The room has a white ceiling with a square ventilation grille and a fluorescent light fixture. A white curtain hangs from a track on the right side of the frame.

# Conclusion



The Eastern India Heart Care and Research Foundation has been instrumental in enhancing healthcare accessibility in Kolkata by offering advanced diagnostic and treatment facilities. With a focus on specialized services the hospital has played a crucial role in addressing healthcare gaps, particularly for economically weaker sections.

Kotak Mahindra Life Insurance Company Limited through its CSR initiatives, has supported The Eastern India Heart Care and Research Foundation by providing advanced medical equipment for cardiac treatments and spinal surgeries. These advancements have led to faster diagnosis, reduced procedure times, and better post-operative recovery rates, thereby enhancing overall healthcare efficiency.

The **Kotak Mahindra Life Insurance Company Limited** support to **The Eastern India Heart Care and Research Foundation** has had a significant impact on the lives of patients in Kolkata. The program's success is evident in the positive feedback from patients, with 94% of respondents rated the medical services as very good, while 6% rated them as excellent.

Overall, this signifies that the support has led to better patient experiences, improved medical outcomes, and greater accessibility to quality healthcare in Kolkata, West Bengal. By continuing to invest in medical infrastructure and outreach, the initiative is paving the way for a healthier and more resilient community in Kolkata, West Bengal.



A key finding from the survey highlights the economic vulnerability of patients, with 59% of respondents earning less than ₹5,000 per month. For such individuals, access to affordable, high-quality healthcare services is crucial, and The Eastern India Heart Care and Research Foundation has played a vital role in bridging this gap. Despite financial constraints, 100% of surveyed patients found the cost of services affordable, demonstrating the hospital's commitment to inclusive and equitable healthcare.

The impact of Kotak Mahindra Life Insurance Company Limited's support is further reinforced by patient satisfaction levels. 88% of patients expressed satisfaction with the availability of medical facilities, while 12% were highly satisfied, highlighting how the new medical infrastructure has enhanced service delivery in the area.

The Eastern India Heart Care and Research Foundation has addressed key healthcare challenges by eliminating financial constraints through subsidized treatments, bridging the gap in specialized care in Kolkata, West Bengal and ensuring timely diagnosis and intervention, particularly for economically disadvantaged populations. The hospital maintains high safety and hygiene standards while providing regular staff training, ensuring high-quality patient outcomes. As a result, it has significantly improved survival rates and overall healthcare experiences, particularly for marginalized communities. However, gaps remain, including the need for additional advanced medical equipment and upgrading critical care monitoring systems.

Based on the feedback and observations from beneficiaries and healthcare providers, the following recommendations can further enhance the effectiveness and reach of the hospital:

#### **Enhancing the awareness of subsidized services:**

The survey revealed that 65% of patients were unaware of available discounts or free services, and none had availed them. Despite the hospital offering free or subsidized treatments under government schemes like Swasthya Sathi and through CSR funding, many eligible patients remain uninformed. This lack of awareness can result in financial distress for those who could have benefited from the assistance programs. The hospital should implement targeted informational campaigns using posters, brochures, and digital outreach at key points

like registration desks, OPD, and pharmacy areas to educate patients about financial aid options. Additionally, training hospital staff to actively inform and guide eligible patients about these benefits can improve utilization.

### **Expanding the accessibility initiatives**

While all surveyed patients and doctors found the hospital easily accessible, further outreach can increase awareness among underserved populations. Many rural and low-income patients may still be unaware of the hospital's specialized facilities, such as the advanced Cath Lab, spine robot, and smart ICU. To bridge this gap, the hospital should collaborate with local healthcare providers, ASHA workers, and community health organizations to disseminate information in remote areas. Conducting mobile health camps and linking up with primary healthcare centres (PHCs) and NGOs would ensure that those in need are directed to the hospital for specialized treatments.

### **Monitoring and improving financial assistance utilization**

Despite the affordability of healthcare at the hospital, none of the patients availed free or subsidized services, indicating potential barriers such as lack of awareness, eligibility confusion, or perceived bureaucratic challenges. While hospital administrators stated that a significant portion of cardiology, neurology, and spine cases are covered under the Swasthya Sathi scheme, there seems to be a gap in patient uptake. A follow-up assessment should be conducted to understand why eligible patients are not utilizing these benefits. The hospital can also implement a streamlined application process and provide on-site assistance for financial aid eligibility checks to ensure that patients requiring support can access it without administrative hurdles.

### **Introducing the digital health records**

Currently, both digital and manual tracking methods are used for monitoring operational and service-related data. However, introducing a fully integrated digital health record system would enhance efficiency. Digital records can help track patient history, coordinate treatments between departments, reduce paperwork, and improve overall patient management. This would be especially beneficial in maintaining long-term follow-up care for chronic conditions, ensuring that patients receive continuous and structured medical attention. Additionally, digital health records can support real-time monitoring of patient care quality, enabling data-driven improvements in hospital services.

### **Investing in advanced medical equipment**

The hospital has already made significant investments in high-end medical equipment through Kotak Mahindra Life Insurance Company Limited's CSR funding, including Cath Lab, and Medtronic spine robot. These advanced technologies have played a crucial role in enhancing diagnostic capabilities and specialized treatments. However, to further improve treatment quality, the hospital should continue to upgrade its critical care monitoring systems and acquire additional advanced equipment for emerging medical needs. For example, administrators have expressed the need for expanding services in Cardiothoracic and Vascular Surgery (CTVS), which would require new equipment and infrastructure. Additionally, regular maintenance and calibration of existing machines should remain a priority to ensure optimal performance and longevity.

### **Formalizing professional training for medical staff**

While the hospital already conducts regular training sessions for support staff and offers hands-on equipment training by biomedical experts and company vendors, there is currently no formalized professional development program for doctors and paramedics. Given the rapid advancements in medical technologies and treatment protocols, a structured training curriculum should be established for continuous skill enhancement. This could include:

- Periodic workshops and simulation-based training on critical care, emergency response, and advanced surgical procedures.
- Collaborations with medical institutions and technology providers for specialized certification programs.

### **Improving follow-up care systems**

The survey highlighted that the hospital delivers timely and efficient care, with minimal hospital stays and high success rates. However, long-term patient recovery, especially for chronic conditions, depends on effective follow-up care. Many patients, once discharged, may not return for necessary post-treatment monitoring, which can lead to complications and hospital readmissions. To address this, the hospital should implement a structured follow-up care program for patients with chronic illnesses, post-surgical recovery needs, and long-term rehabilitation cases. Also, integrate the automated appointment reminders and periodic health check-ins through SMS or mobile apps to ensure continuity of care.

By addressing these recommendations, the Eastern India Heart Care and Research Foundation can further elevate the quality of healthcare it provides. These measures will ensure greater treatment accuracy, enhanced medical expertise, and sustained patient well-being, reinforcing the hospital's transformative role in making specialized healthcare accessible and affordable for the community.

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